

APPRAISAL OF



LOCATED AT:

47 Willard Circle
Westwood, MA 02090

CLIENT:

Town of Westwood
580 High Street
Westwood, MA, 02090

AS OF:

May 15, 2023

BY:

John H. Gottschalk, Jr.

Residential Appraisal Report

File No. willard47

PURPOSE	The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.			
	Client Name/Intended User Town of Westwood		E-mail pahearn@townhall.westwood.ma.us	
	Client Address 580 High Street		City Westwood	State MA Zip 02090
	Additional Intended User(s) None Noted			
Intended Use To provide an estimate of value of the subject for tax title purposes and acquisition by the town.				

SUBJECT	Property Address 47 Willard Circle		City Westwood	State MA Zip 02090	
	Owner of Public Record Town of Westwood		County Norfolk		
	Legal Description Norfolk County Registry of Deeds B:10733, P:720				
	Assessor's Parcel # 24-30	Tax Year 2022	R.E. Taxes \$ 8,821.67		
	Neighborhood Name Westwood	Map Reference 2D	Census Tract 4123		
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)					

SALES HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.			
	Prior Sale/Transfer: Date 11/94	Price \$183,000	Source(s) Deed	
	Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) The subject was purchased by a prior owner in 11/94 for \$183,000. In 8/07, the subject was placed into a trust with Mary J Gallagher reserving a life estate with Mary Gallagher passing one month later. In 10/08, the house, based on a trust agreement, passed on to two heirs for nominal consideration. In 11/14, the town of Westwood filed an instrument of taking for non-payment of real estate taxes. In 12/18, the town filed an intent to foreclose for non-payment of these real estate taxes. Judgement was granted to foreclose in 12/19 with the judgement recorded in 1/20--Norfolk County Registry of Deeds B:37553, P:303.			
	Offerings, options and contracts as of the effective date of the appraisal There are no offerings, options and contracts known to the appraiser as of the date of inspection.			

NEIGHBORHOOD	Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	65 %			
	Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	5 %			
	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	525 Low	0	Multi-Family	5 %			
	Neighborhood Boundaries North by East Street; east by Route 1; south by Everett Street; west by Washington Street.		1,250 High	90	Commercial	20 %			
			750 Pred.	65	Other Vac	5 %			
Neighborhood Description The subject is located in a 55-lot, 2-street development off East Street which was approved in 1947 with the intent to build modest homes for returning WW II veterans. In addition to Willard Circle, the other street is St. Denis Drive which was, originally, named Grady Road as the land belonged to Charles Grady. Willard Circle was named after an abutter--George Willard. The original homes were modest Capes and Ranch with numerous slab Ranches in the development as well. Over the years, many of***									
Market Conditions (including support for the above conclusions) ***homes have been enlarged. Other houses in the area include a mix of styles and ages with some older homes along East Street. When first separated from Dedham back in the late 1600's, the town was to be named the "Town of Nahatan" until a rep from Nahant objected. Per GBMLS, there are currently 16 single family listings in Westwood between \$525,000 and \$1,250,000. Of this number, 12 are already UAG/CTG--leaving only four for new buyers to Westwood to consider.									

SITE	Dimensions 75' x 100' x 75' x 100'	Area 7,500 SF	Shape Rectangular	View Average			
	Specific Zoning Classification Residence A	Zoning Description 12,000 SF Lot; 90 FF					
	Zoning Compliance <input type="checkbox"/> Legal <input checked="" type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.						
	Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type	Public
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
Site Comments The subject lot is generally level and abuts a small commercial area at the rear with shrub buffer to mitigate view/noise. At the right is a paved driveway for off-street parking and leading to the 1-car attached garage. From the driveway, a concrete walk leads to two brick steps and stoop and a gabled stoop cap supported on wood posts. At the front are wood chipped areas and shrubs. In the rear yard is a wood deck with steps down to a lower wood patio. FIRM #25021C0183E, Dated 07/17/2012; Zone X							

IMPROVEMENTS	GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials		INTERIOR materials	
	Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete		Floors	Oak/Average	
	# of Stories 1.5	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl Siding		Walls	Plastered/Avg	
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 884 sq. ft.	Roof Surface	Asp Shingles		Trim/Finish	Pntd Wd/Avg	
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 67 %	Gutters & Downspouts	Aluminum		Bath Floor	Cer Tile/Avg	
	Design (Style) Cape Cod	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DH DG		Bath Wainscot	Cer Tile/Avg	
	Year Built 1959	Basement egress is thru a steel bulkhead.	Storm Sash/Insulated	Yes		Car Storage	<input type="checkbox"/> None	
	Effective Age (Yrs) 15	Heating <input type="checkbox"/> FWA <input checked="" type="checkbox"/> HW <input type="checkbox"/> Radiant	Screens	Yes		<input checked="" type="checkbox"/> Driveway # of Cars 2		
	Attic <input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs <input type="checkbox"/> Floor <input type="checkbox"/> Scuttle <input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Other Fuel Gas	Amenities <input type="checkbox"/> WoodStove(s) #0			Driveway Surface Asphalt		
		Cooling <input type="checkbox"/> Central Air Conditioning <input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Ch Link	<input checked="" type="checkbox"/> Garage # of Cars 1			
			<input checked="" type="checkbox"/> Patio/Deck Both	<input type="checkbox"/> Porch None	<input type="checkbox"/> Carport # of Cars 0			
			<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in			
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe) None								
Finished area above grade contains: 6 Rooms 3 Bedrooms 1.5 Bath(s) 1,428 Square Feet of Gross Living Area Above Grade								
Additional Features See Addendum.								

Comments on the Improvements The subject is in average/below average condition and is/has been vacant for some time. The subject is in need of, at least, some cosmetic updating such as sanding/refinishing of the floors; kitchen updating; replacement of second floor bath tiles. Several of the brick front steps are loose. The roof covering is worn/streaked and may need replacement. Second floor rooms appear to need painting. Basement rooms add minimally to value and some work, where a wall has been altered, is needed in the basement bath.	
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Residential Appraisal Report

File No. willard47

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
47 Willard Circle Address Westwood, MA 02090`		35 Willard Circle Westwood, MA 02090`		29 Willard Circle Westwood, MA 02090`		65 Willard Circle Westwood, MA 02090`	
Proximity to Subject		0.03 miles NW		0.05 miles NW		0.04 miles SE	
Sale Price	\$		\$ 752,000		\$ 935,000		\$ 1,250,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 425.58 sq. ft.		\$ 481.96 sq. ft.		\$ 660.33 sq. ft.	
Data Source(s)		GBMLS #72905533; DOM 68		GBMLS #72990977; DOM 4		GBMLS #72976874; DOM 5	
Verification Source(s)		Westwood Assessing Data		Westwood Assessing Data		Westwood Assessing Data	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		None Known		None Known		None Known	
Date of Sale/Time		01/28/2022		08/15/2022		07/15/2022	
Location	Average	Average		Average		Average	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	7,500 SF	8,800 SF	0	30,731 SF	-25,000	7,500 SF	0
View	Average	Average		Average		Average	
Design (Style)	Cape Cod	Ranch 0		Cape Cod		Cape Cod	
Quality of Construction	Average	Average		Average		Average	
Actual Age	64	67 0		67 0		64	
Condition	Below Average	Average -50,000		Above Average -100,000		Above Average -100,000	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 3 1.5	6 3 1.5		7 3 2	-20,000	7 3 2.1	-40,000
Gross Living Area	1,428 sq. ft.	1,767 sq. ft.	-33,900	1,940 sq. ft.	-51,200	1,893 sq. ft.	-46,500
Basement & Finished Rooms Below Grade	Full 2 Rooms/Bath	Full Unfinished 10,000		None 10,000 5,000		Full Fin Room 5,000	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Avg/No CAC	Avg/CAC -15,000		Avg/No CAC		Avg/CAC -15,000	
Energy Efficient Items	None	None		None		None	
Garage/Carport	1 C Att and Open	1 C Att and Open		1 C CP and Open 10,000		Off-Street 20,000	
Porch/Patio/Deck	Patio/Deck	Deck 0		Large Patio -25,000		Sm Deck/LrgPto -25,000	
Fireplace (s)	1	1		1		1	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 88,900	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 196,200	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 201,500
Adjusted Sale Price of Comparables		Net Adj. -11.8%	Gross Adj. 14.5%	\$ 663,100	Net Adj. -21.0%	Gross Adj. 26.3%	\$ 738,800
			\$ 663,100		\$ 738,800		\$ 1,048,500
Summary of Sales Comparison Approach In searching for comparable sales, the appraiser looked for sales which were similar in GLA, room, bedroom and bath count as well as taking into consideration the overall subject condition. As noted on Page 1, there are areas of the house which need to be updated/renovated including the second floor bath, areas of the kitchen, refinishing the oak flooring, some bedroom ceiling repairs, updating the basement rooms. Some buyers would welcome the opportunity to move-in and update as one goes along while some builders may view the subject as a "tear-down" and build a new Colonial. As such, the appraiser has looked for sale which takes into account each of these options. Size adjustment is \$100/SF for sale with GLA differences of at least 100 SF.							
Indicated Value by Sales Comparison Approach \$ 625,000							
COST APPROACH TO VALUE							
Site Value Comments Due to the age of the subject and lack of land sales, the Cost Approach, though considered, has not been applied.							
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW				OPINION OF SITE VALUE = \$			
Source of cost data				Dwelling Sq. Ft. @ \$ = \$			
Quality rating from cost service Effective date of cost data				Sq. Ft. @ \$ = \$			
Comments on Cost Approach (gross living area calculations, depreciation, etc.)							
				Garage/Carport 264 Sq. Ft. @ \$ = \$ 0			
				Total Estimate of Cost-New = \$ 0			
				Less Physical Functional External			
				Depreciation = \$ (0)			
				Depreciated Cost of Improvements = \$ 0			
				"As-is" Value of Site Improvements = \$			
				INDICATED VALUE BY COST APPROACH = \$ 0			
INCOME APPROACH TO VALUE							
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach							
Summary of Income Approach (including support for market rent and GRM) Due to a lack of data from which to estimate the subject market rent and a lack of corresponding sales from which to derive a GRM, the Income Approach, though considered, was not applied.							
Methods and techniques employed: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach <input type="checkbox"/> Other:							
Discussion of methods and techniques employed, including reason for excluding an approach to value: Due to the age of the subject and, thus, difficulty in estimating the amount of accrued physical depreciation, the Cost Approach has not been applied Due to a lack of data from which to derive a GRM, the Income Approach has not been applied. Therefore, total weight has been placed on the Sales Comparison Approach.							
Reconciliation comments: In applying this approach, the appraiser looked for sales which offered some degree of comparability in terms of living area, bedroom/bath count, amenities and any common features. He, then, weighted these sales based on their overall comparability to the subject and comparability between each sale.							
Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report as of May 15, 2023, which is the effective date of this appraisal, is:							
<input type="checkbox"/> Single point \$ <input checked="" type="checkbox"/> Range \$ 625000 to \$ 650000 <input type="checkbox"/> Greater than <input type="checkbox"/> Less than \$							
This appraisal is made <input type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following:							

SALES COMPARISON APPROACH

COST APPROACH

INCOME

RECONCILIATION

Residential Appraisal Report

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FEATURE	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6											
47 Willard Circle Address Westwood, MA 02090`		137 Willard Circle Westwood, MA 02090`			47 Loring Street Westwood, MA 02090`			20 Burgess Avenue Westwood, MA 02090`											
Proximity to Subject		0.12 miles NE			0.60 miles NW			3.12 miles SW											
Sale Price	\$	\$ 699,900			\$ 525,000			\$ 570,000											
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 499.22 sq. ft.			\$ 364.58 sq. ft.			\$ 426.97 sq. ft.											
Data Source(s)		GBMLS #73114303; DOM 2			GBMLS #73047874; DOM 89			GBMLS #73073680; DOM 6											
Verification Source(s)		Westwood Assessing Data			Westwood Assessing Data			Westwood Assessing Data											
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+() \$ Adjustment	DESCRIPTION		+() \$ Adjustment	DESCRIPTION		+() \$ Adjustment									
Sale or Financing Concessions		None Known			None Known			None Known											
Date of Sale/Time		Under Agreement			02/15/2023			03/30/2023											
Location	Average	Average			Average			Average											
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple											
Site	7,500 SF	10,275 SF			4,680 SF			11,878 SF											
View	Average	Average			Average			Average											
Design (Style)	Cape Cod	Cape Cod			Colonial			Cape Cod											
Quality of Construction	Average	Average			Average			Average											
Actual Age	64	74			100			86											
Condition	Below Average	Average			Below Average			Below Average											
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths											
Room Count	6 3 1.5	7 4 2			-20,000			7 3 1			20,000			7 3 1.5			0		
Gross Living Area	1,428 sq. ft.	1,402 sq. ft.			0			1,440 sq. ft.			0			1,335 sq. ft.			0		
Basement & Finished Rooms Below Grade	Full 2 Rooms/Bath	Full Fin Room			5,000			Full Fin Room			5,000			Full Unfinished			10,000		
Functional Utility	Average	Average			Average			Average			Average			Average			Average		
Heating/Cooling	Avg/No CAC	Avg/No CAC			Avg/No CAC			Avg/No CAC			Avg/No CAC			Avg/No CAC			Avg/No CAC		
Energy Efficient Items	None	None			None			None			None			None			None		
Garage/Carport	1 C Att and Open	1 C Att and Open			-10,000			Off-Street			20,000			1 C Und and Open			0		
Porch/Patio/Deck	Patio/Deck	Sm Deck/IGP			-10,000			Enc Porch			0			Enc Porch			0		
Fireplace (s)	1	1			1			1			1			1			1		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ 75,000			<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 80,000			<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 10,000		
Adjusted Sale Price of Comparables		Net Adj. -10.7%			\$ 624,900			Net Adj. 15.2%			\$ 605,000			Net Adj. 1.8%			\$ 580,000		
		Gross Adj. 12.1%			\$ 624,900			Gross Adj. 15.2%			\$ 605,000			Gross Adj. 1.8%			\$ 580,000		
<p>Sales Comparison Approach Sales 1-2-3-4 are located on Willard Circle with Sales 1-2-3 being closed sales and Sale 4 being a recent listing. Sale 1 is a larger Ranch with a right side 1-car attached garage, a rear deck, shed and central air. There is an open concept main living area with an updated kitchen and breakfast bar. There is also a first floor laundry, replacement windows, laminate flooring and sloped ceilings. It sold in 7/02 for \$304,000 and, more recently, for 97.79% of its \$769,000 list price. Sale 2 is a slab Ranch which was purchased in 9/17 for \$657,000 and, more recently, for \$66,000 above its \$869,000 list price. This house also offers an open-concept main living area with updates including exterior painting, hardscape, hot water tank in 2017; 2020 fencing; 2021 roof covering. At the right is a carport with storage closets. The GLA, per listing, is greater than the town record due, in part, to a newer primary suite with bath. Air conditioning is provided by mini-split systems. Sale 3 is included with some reservation as this Cape sold for \$225,000 above its \$995,000 list price and, thus, tends to skew the range of adjusted values. Nonetheless, this is a nearly identical Cape with the same 26' x 34' main foundation size, front bow window and gabled stoop cap along with the 12' x 22' garage which, in this case, has been converted into living area with an interior stairway having been installed between the kitchen and now family room. It last sold in 12/16 for \$525,000 after which it was gut renovated and expanded. Sale 4 is a slightly smaller Cape as its foundation size, per town, is 24' x 32' with a left side breezeway/den of 96 SF also included in the above totals. This house has been in the same family for over 50 years and has had some updates including an open concept main living area. There is a 1-car attached garage, rear deck and an inground vinyl lined pool with concrete apron. Please note, it was listed on May 19, 2023--four days after the subject inspection and, after two days on the market, there was an accepted offer. Sale 5 is located off Washington Street and is an older-style Colonial with an enclosed front porch and limited off-street parking. The house was in need of updating--akin to the condition of the subject although, perhaps, the subject may be superior. Sale 5 needs some exterior work as does the interior with the house listed as needing "sweat equity" or "potential renovation flip for a contractor". It was listed for \$549,900 and sold for 95.47% of list. Sale 6 is located clear across town but was too good a sale to overlook. This is a slightly smaller Cape with a left side enclosed porch and a 1-car garage under. It was listed for \$569,900 and sold for \$100 above list to a builder who was granted a construction loan over \$1.2M. All adjustments are market derived based on a matched pair sale analysis, buyer reaction to that difference coupled with the over 40 years of appraising experience brought to this report by this appraiser. Sale 4 is not adjusted for a LP/SP ratio discount since, as we have seen from sales in this report, most of the comparable properties have sold for above list and the LP/SP ratio "discount" may not be a discount, at all.</p> <p>Sales 1-2-3 are given greatest weight as they are located on the subject street. This trio of sales offers a difference in prices of about \$500,000 for homes with little in the way of substantive differences and, certainly, share the same location. Of these three, Sale 3 is given least weight as it appears to have been caught up in the market frenzy of 2022 where anything, in terms of prices, went. This, then, leaves us with Sales 1 and 2 which have adjusted values of \$663,100 and \$723,800, Sale 2 sold for \$60,000 above list which, had it sold for list, would yield an adjusted value similar to Sale 1.</p> <p>Sales 5 and 6 are houses which are in need of work. Sale 5 is in the process of being renovated as there is a dumpster in the left side driveway. Several windows have been removed and Tyvec wrap covers their openings. The reader can clearly see the house needs paint and the windows are older sash. Sale 6 remains vacant, pending a new home on the site. Both Sales 5 and 6 are about the same size as the subject with Sale 5 older and on a smaller lot. Sale 6 is sited on a larger lot but in a zoning district which requires a minimum 40,000 SF lot to be conforming. What Sales 5 and 6 tell us is that the subject value would be above both their sale prices even with no condition adjustment applied. Sale 4 tends to tie together all of the above data. As a listing, Sale 4 sets the upper limit of value based on the Principle of Substitution. One might anticipate that, having gone UAG in only two days, the final price will be above ask. Per the listing broker, the house did, indeed, sell for slightly above list--selling for \$710,000 in a reported cash deal. Thus, the appraiser has provided a range of values for the subject which takes this possibility into account.</p>																			

SALES COMPARISON APPROACH

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar "expert", unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

- 1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

I have performed no services as an appraiser, or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

Definition of Value: [X] Market Value [] Other Value: _____

Source of Definition: FNMA Handbook

Market value is the most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

Buyer and seller are typically motivated; both parties are well informed or well advised, and each acting in what he or she considers his/her own best interest; a reasonable time is allowed for exposure in the open market; payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

ADDRESS OF THE PROPERTY APPRAISED:

47 Willard Circle

Westwood, MA 02090

EFFECTIVE DATE OF THE APPRAISAL: May 15, 2023

APPRAISED VALUE OF THE SUBJECT PROPERTY \$ _____

APPRAISER

Signature: [Handwritten Signature]
Name: John H. Gottschalk, Jr.

Company Name: Elliott, Gottschalk & Associates, Inc.

Company Address: 15 Cherrywood Drive

Norwood, MA 02062

Telephone Number: 508-904-2363

Email Address: gottschalk227@aol.com

State Certification # 1077

or License # _____

or Other (describe): _____ State #: _____

State: MA

Expiration Date of Certification or License: 10/10/2023

Date of Signature and Report: 05/22/2023

Date of Property Viewing: 05/15/2023

Degree of property viewing:

[X] Interior and Exterior [] Exterior Only [] Did not personally view

SUPERVISORY APPRAISER

Signature: _____
Name: _____

Company Name: _____

Company Address: _____

Telephone Number: _____

Email Address: _____

State Certification # _____

or License # _____

State: _____

Expiration Date of Certification or License: _____

Date of Signature: _____

Date of Property Viewing: _____

Degree of property viewing:

[] Interior and Exterior [] Exterior Only [] Did not personally view

ADDENDUM

Client: Town of Westwood

File No.: willard47

Property Address: 47 Willard Circle

Case No.:

City: Westwood

State: MA

Zip: 02090

Improvement Comments:

The subject is a 1 1/2 story and basement full-shed Cape, 26' x 34', with a right side 1-car attached garage, 12' x 22'. At the rear is a wood deck, 8' x 12' and a lower wood patio, 10' x 18'. Entry is into a foyer area of the living room and has a closet, stairway to the second floor. Most floors are oak, except as noted.

The living room has a 4-section bow window and a brick fireplace. The kitchen is a galley-type and has an egress to the upper deck, ceramic tiled floor, painted wood base/wall cabinets, window to the living room, stainless steel sink with disposal, dishwasher, 5-burner gas range with microwave above.

At the left of the living room is a side hall with stairway to the basement and access to a 1/2 bath. Bath has a ceramic tiled floor, toilet, pedestal sink. Off this hall, at the front left corner, is a bedroom with closet. At the rear left corner is a dining room/den with closet, ceiling fan and access to the kitchen. In the original design, this was, likely, a bedroom with no access to the kitchen.

On the second floor are two bedrooms and a bath with one bedroom in each of the gabled ends. Each bedroom has oak flooring, closet space and/or eave access. One bedroom is panelled and has a ceiling fan. Bath has a ceramic tiled floor, vanity, toilet, tub and shower with tiled walls with an area of tile missing and covered with plastic.

The basement has two finished areas, a bath and an unfinished area. At the left is the first room which has asbestos tiled floors, panelling, built-ins. At the right, there is a front to back, 2-section room of similar finish and with a center divider. Both of these rooms appear to be heated. Bath has a ceramic tiled floor, toilet, oak vanity, stall shower. There is a FHW by gas boiler; wire service with circuit breakers; gas domestic hot water tank; cedar closet.

Clarification of Intended Use and Intended User:

The Intended Users of this Appraisal Report are the Intended Users identified on Page 1, The Town of Westwood. The Intended Use is to evaluate the property that is the subject of this appraisal report for tax taking purposes, subject to the Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form and definition of Market Value.

The Intended Use of this Appraisal Report is to assist the Intended User with their collateral analysis of the subject relating to the taking of the property for non-payment of Real Estate taxes. The level and depth of analysis must be consistent with the complexity of the subject property and the marketplace in accordance with the best industry standards and policies.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sale and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

Competency Statement:

The engaged appraiser acknowledges a full understanding of the Competency Provision and Ethics Provision set forth in USPAP.

This appraiser has appraised full time for over 40 years and is well versed in the techniques of appraising. This 40+ year exposure has allowed this appraiser to understand the market and understand the intrinsics of sub-markets, as well. This appraiser can state unequivocally that he is competent to appraise anywhere in Massachusetts as he always takes the time to study the market and all necessary data and information.

No third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the Client has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I have not been contacted by anyone other than the Client as identified on the first page of this report or designated contact to make an appointment to enter the property.

The estimated value of the subject is based on a reasonable exposure time. The exposure time for the subject is estimated to be less than three months. This range is based on statistical information about days on the market gleaned from the average DOM as cited from the sales in this report; from information gathered through sales verification, based in part, on the average marketing time of the sales reported in this report and through interviews of market participants.

The appraiser has indicated the average marketing time to be less than three months. This is based on the

ADDENDUM

Client: Town of Westwood	File No.: willard47
Property Address: 47 Willard Circle	Case No.:
City: Westwood	State: MA Zip: 02090

average DOM of sales in this report. As one might expect, averages are just that--averages. In the market, some properties take longer to sell, others may sell in less time. This is not adverse and is typically due to marketing, competition during the listing period and the initial list price.

Comment on Highest and Best Use: The subject is a legally permissible use based on prior and current zoning. Also, the lot size, shape and land to building ratio allow the present structure and indicate a good utilization of the improvements and site. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The Highest and Best Use, as if vacant, would be to construct a single family residence.

IMPORTANT NOTICE ABOUT THE PROPERTY INSPECTION

The Appraiser's inspection of the subject property is done only as part of the appraisal assignment's scope of work, which is one of the recognized and required steps in the appraisal process, as required by the lender/client. The Appraiser is NOT a qualified home inspector and makes no representation or warranty about the current or future condition, quality or adequacy of the structural and/or mechanical components of the subject property. The borrower(s)/owner(s) should not rely upon any representation or description contained in the appraisal report concerning these aspects of the subject property. It is recommended that the borrower(s)/owner(s) obtain an inspection report from a qualified expert such as a home inspector.

SUBJECT PROPERTY PHOTO ADDENDUM

Client: Town of Westwood	File No.: willard47
Property Address: 47 Willard Circle	Case No.:
City: Westwood	State: MA Zip: 02090



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: May 15, 2023
Appraised Value: \$



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

Client: Town of Westwood
Property Address: 47 Willard Circle
City: Westwood

File No.: willard47
Case No.:
State: MA Zip: 02090



ADDITIONAL FRONT VIEW



ADDITIONAL REAR VIEW



STREET SCENE IN THE OPPOSITE DIRECTION

Client: Town of Westwood
Property Address: 47 Willard Circle
City: Westwood

File No.: willard47
Case No.:
State: MA Zip: 02090



DRIVEWAY AND GARAGE



VIEW OF YARD

FIRST VIEW



SECOND VIEW



LIVING ROOM AND FOYER/ENTRY



LIVING ROOM



THIRD LIVING ROOM VIEW WITH
FIREPLACE SHOWING



KITCHEN



KITCHEN TO DINING AREA

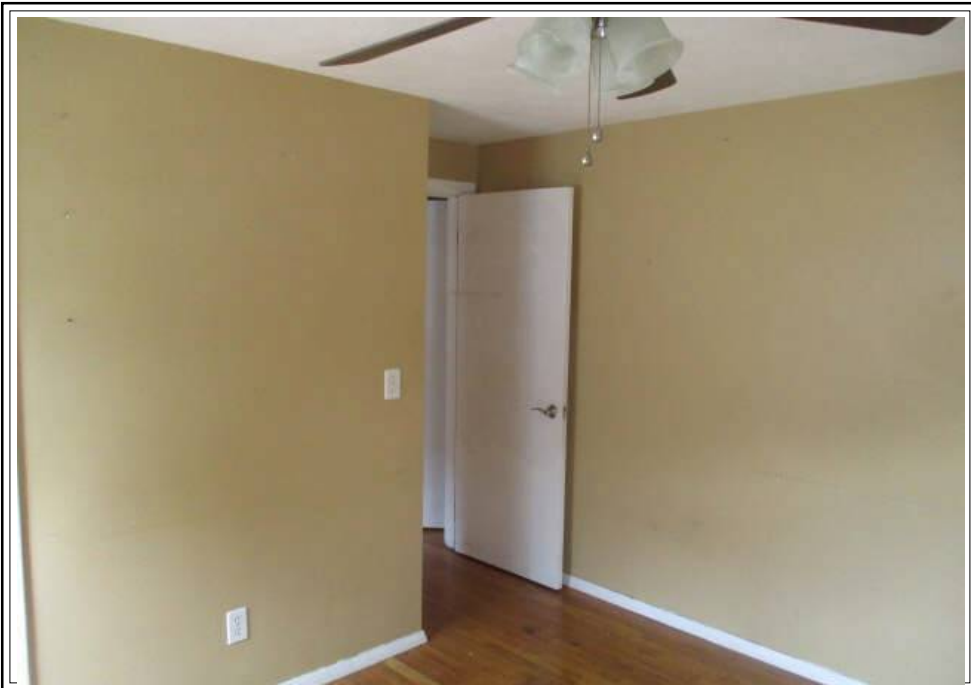


KITCHEN TO DINING ROOM



FIRST FLOOR BEDROOM

FIRST VIEW



SECOND VIEW



1/2 BATH

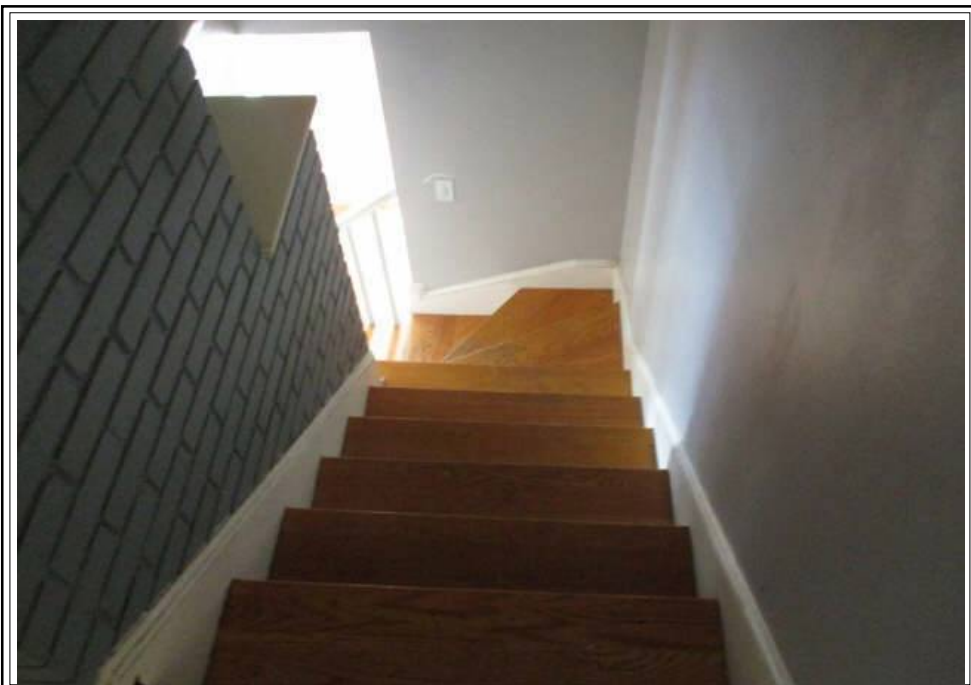


DINING ROOM

FIRST VIEW



SECOND VIEW



STAIRWAY FROM FIRST FLOOR

NOTE NO HANDRAIL



FIRST SECOND FLOOR BEDROOM

FIRST VIEW



SECOND VIEW



OTHER SECOND FLOOR BEDROOM

FIRST VIEW

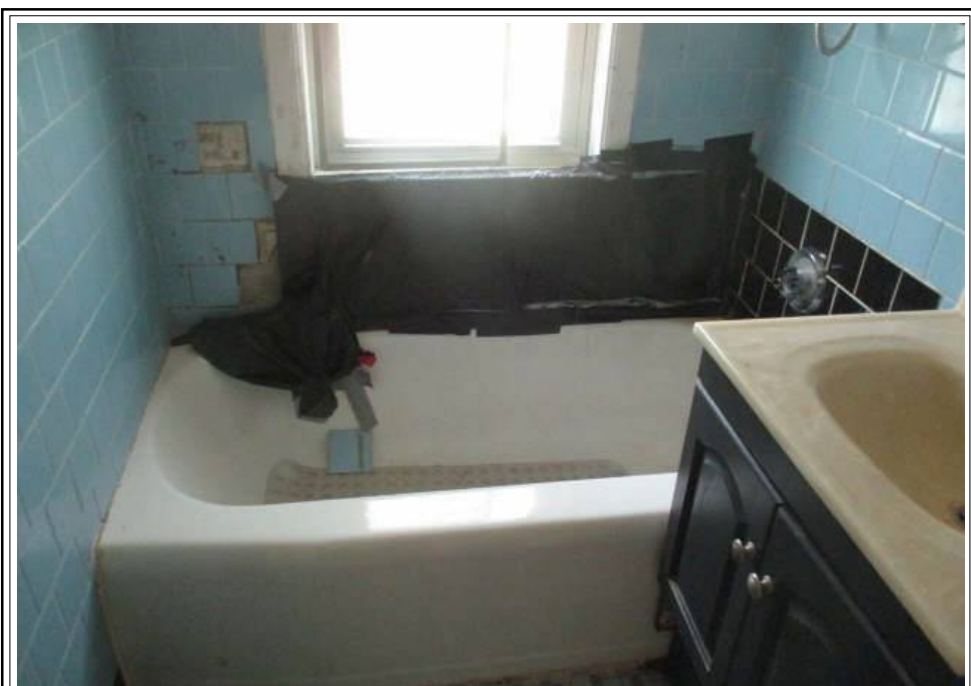


SECOND VIEW

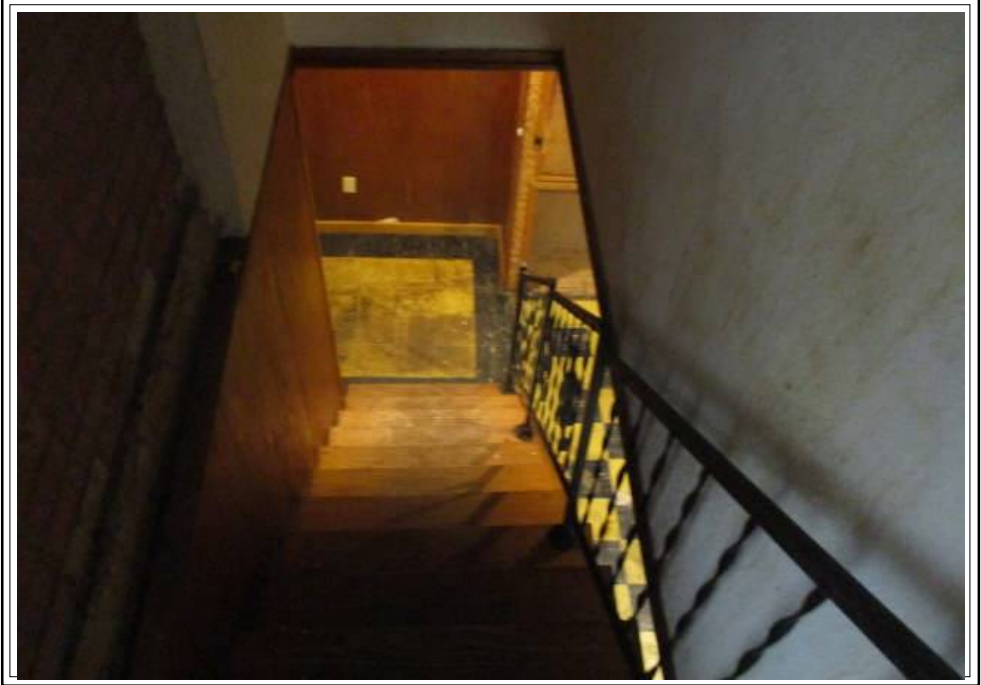


SECOND FLOOR BATH

FIRST VIEW



SECOND VIEW



STAIRWAY TO BASEMENT



FIRST BASEMENT ROOM

FIRST VIEW



SECOND VIEW



BASEMENT BATH

FIRST VIEW



SECOND VIEW



CEDAR CLOSET



SECOND BASEMENT ROOM
FIRST SECTION TO REAR SECTION



OPPOSITE VIEW



LAUNDRY



HOT WATER TANK



WIRE SERVICE



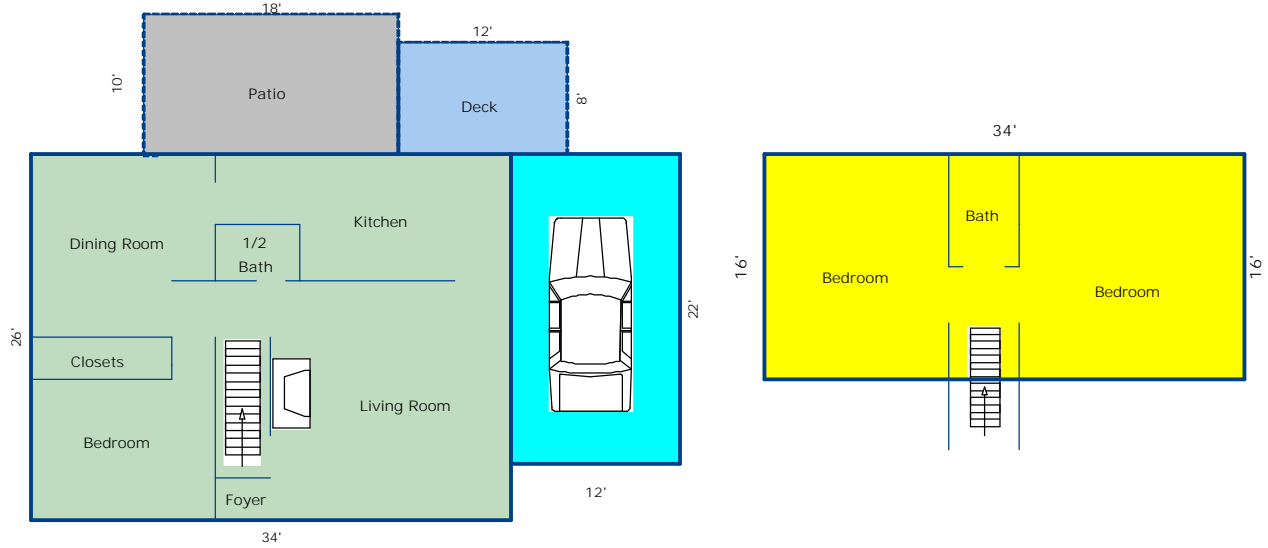
GAS BOILER

FLOORPLAN SKETCH

Client: Town of Westwood
 Property Address: 47 Willard Circle
 City: Westwood

File No.: willard47
 Case No.:
 State: MA Zip: 02090

Not To Scale



Sketch by Apex Medina™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	884.0	884.0
GLA2	Second Floor	544.0	544.0
GAR	Garage	264.0	264.0
P/P	Porch	96.0	
	Porch	180.3	276.3
Net LIVABLE Area		(rounded)	1428

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
34.0	x	26.0	884.0
Second Floor			
16.0	x	34.0	544.0
2 Items		(rounded)	1428

DIMENSION LIST ADDENDUM

Client: **Town of Westwood**
 Property Address: **47 Willard Circle**
 City: **Westwood**

File No.: **willard47**
 Case No.: _____
 State: **MA** Zip: **02090**

GROSS BUILDING AREA (GBA)		<u>1,428</u>
GROSS LIVING AREA (GLA)		<u>1,428</u>
Area(s)	Area	% of GLA
Living	<u>1,428</u>	<u>100.00</u>
Level 1	<u>884</u>	<u>61.90</u>
Level 2	<u>544</u>	<u>38.10</u>
Level 3	<u>0</u>	<u>0.00</u>
Other	<u>276</u>	<u>19.33</u>
Basement	<u>0</u>	
Garage	<u>264</u>	

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
<u>22.00</u> x <u>12.00</u> x <u>1.00</u> =		<u>264.00</u>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<u>26.00</u> x <u>34.00</u> x <u>1.00</u> =		<u>884.00</u>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Town of Westwood	File No.: willard47
Property Address: 47 Willard Circle	Case No.:
City: Westwood	State: MA Zip: 02090



COMPARABLE SALE #1

35 Willard Circle
Westwood, MA 02090
Sale Date: 01/28/2022
Sale Price: \$ 752,000



COMPARABLE SALE #2

29 Willard Circle
Westwood, MA 02090
Sale Date: 08/15/2022
Sale Price: \$ 935,000



COMPARABLE SALE #3

65 Willard Circle
Westwood, MA 02090
Sale Date: 07/15/2022
Sale Price: \$ 1,250,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Town of Westwood	File No.: willard47
Property Address: 47 Willard Circle	Case No.:
City: Westwood	State: MA Zip: 02090



COMPARABLE SALE #4

137 Willard Circle
Westwood, MA 02090
Sale Date: UnderAgreement
Sale Price: \$ 699,900



COMPARABLE SALE #5

47 Loring Street
Westwood, MA 02090
Sale Date: 02/15/2023
Sale Price: \$ 525,000



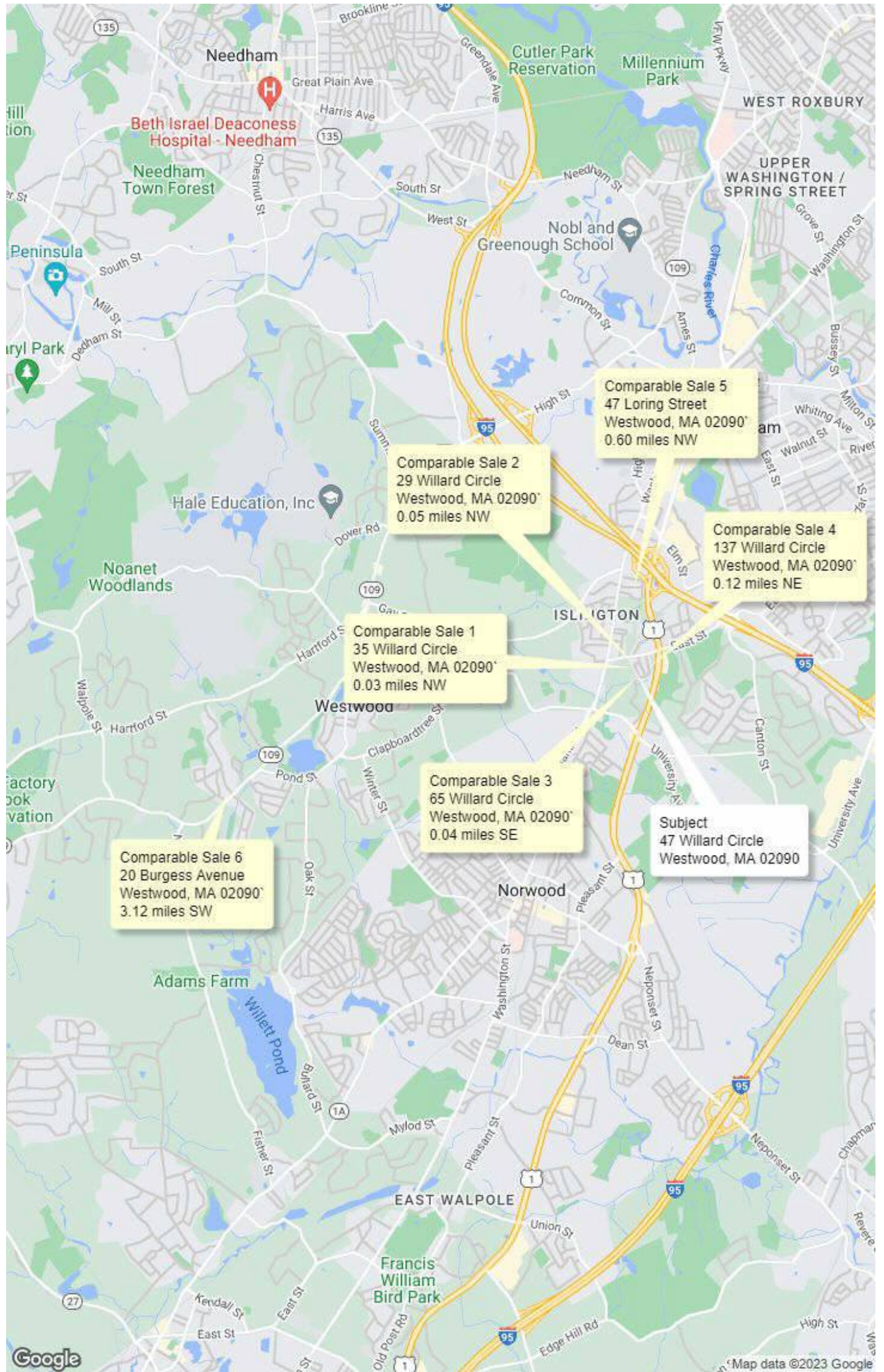
COMPARABLE SALE #6

20 Burgess Avenue
Westwood, MA 02090
Sale Date: 03/30/2023
Sale Price: \$ 570,000

LOCATION MAP

Client: Town of Westwood
Property Address: 47 Willard Circle
City: Westwood

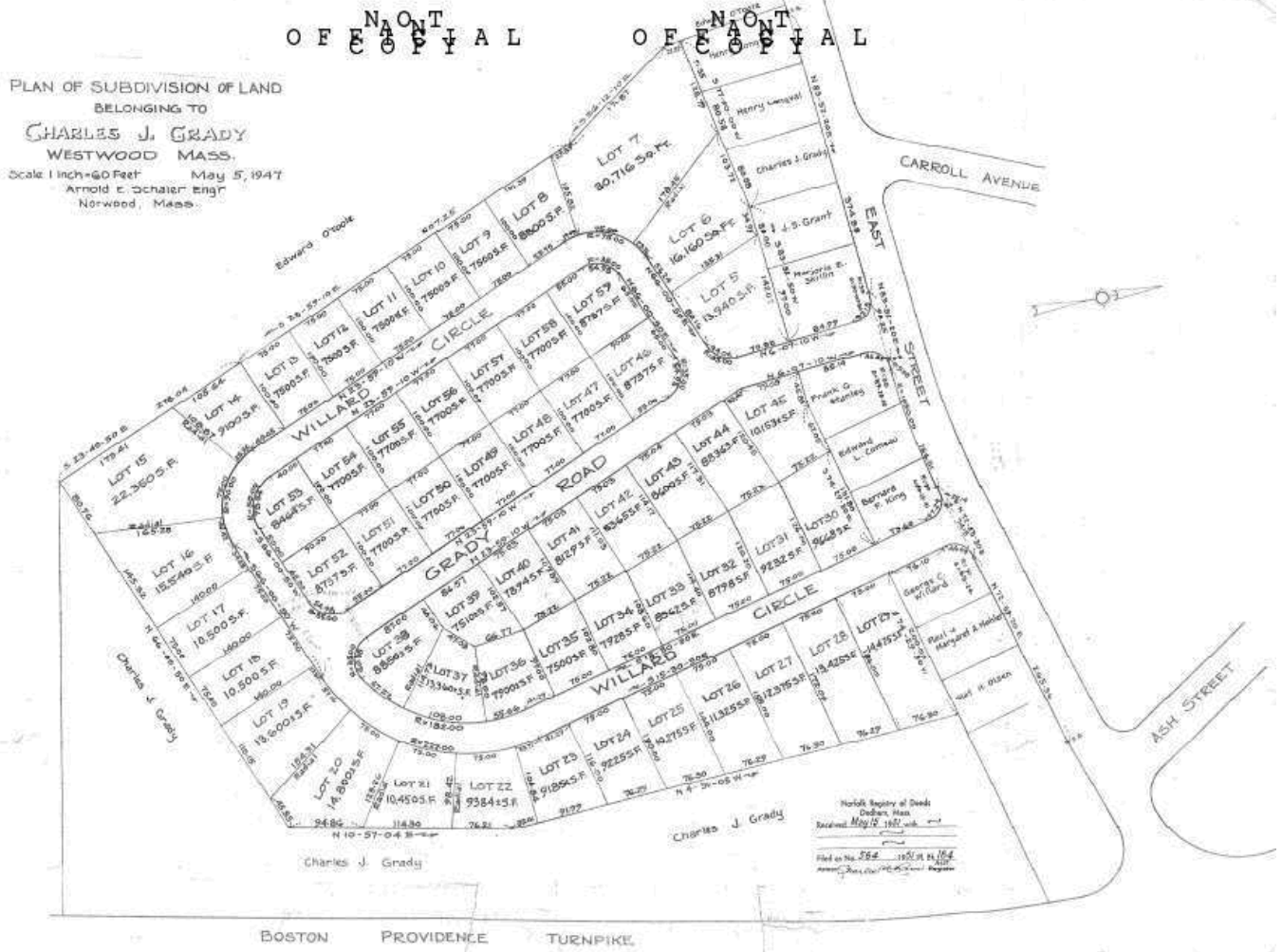
File No.: willard47
Case No.:
State: MA
Zip: 02090



REGISTRY LOCUS PLAN

Client: Town of Westwood
Property Address: 47 Willard Circle
City: Westwood

File No.: willard47
Case No.:
State: MA
Zip: 02090

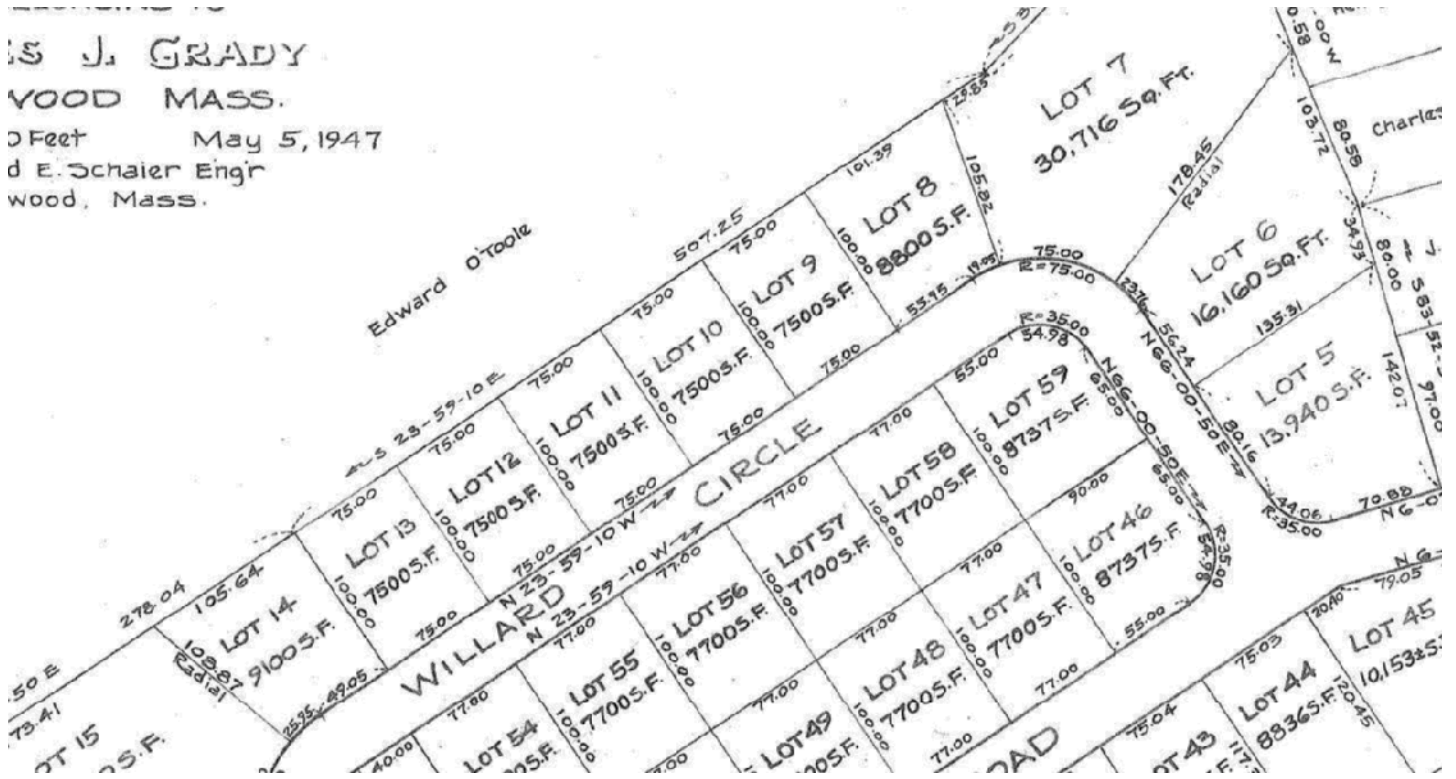


Client: Town of Westwood
Property Address: 47 Willard Circle
City: Westwood

File No.: willard47
Case No.:
State: MA
Zip: 02090

WILLARD
IS J. GRADY
WOOD MASS.

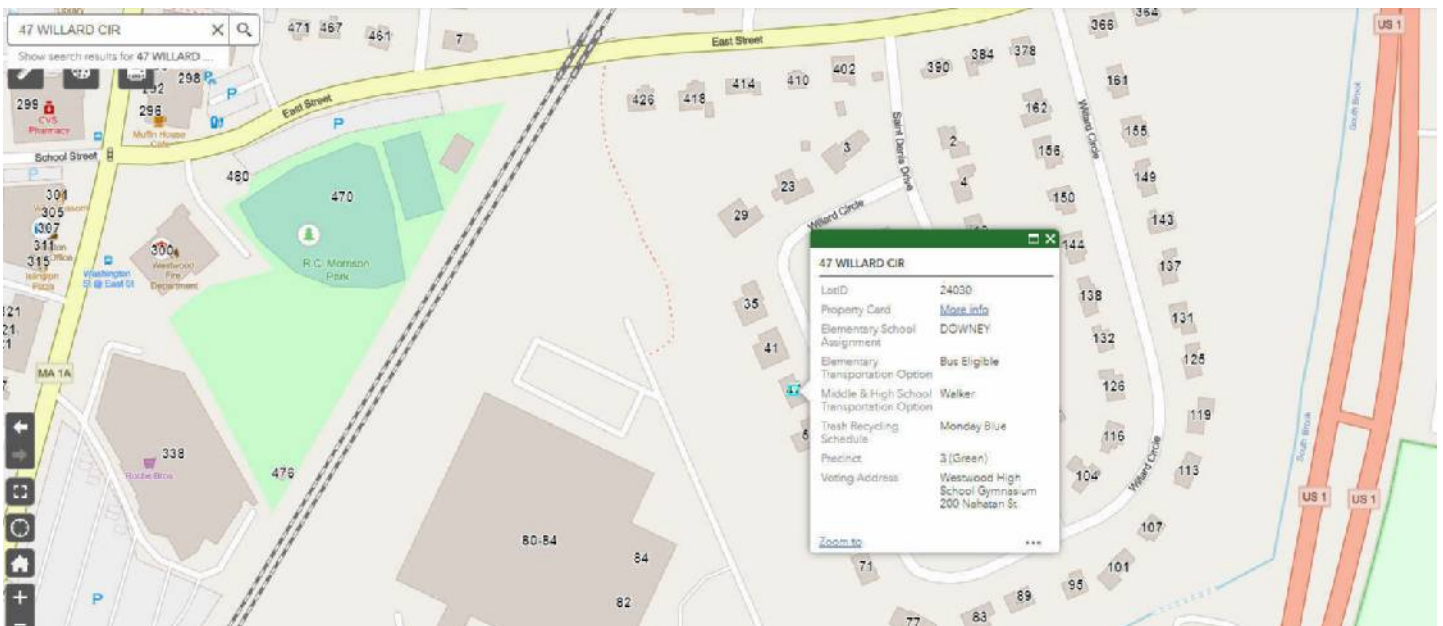
100 Feet May 5, 1947
by E. Schaier Eng'r
Westwood, Mass.



TOWN PLAT MAP

Client: Town of Westwood
Property Address: 47 Willard Circle
City: Westwood

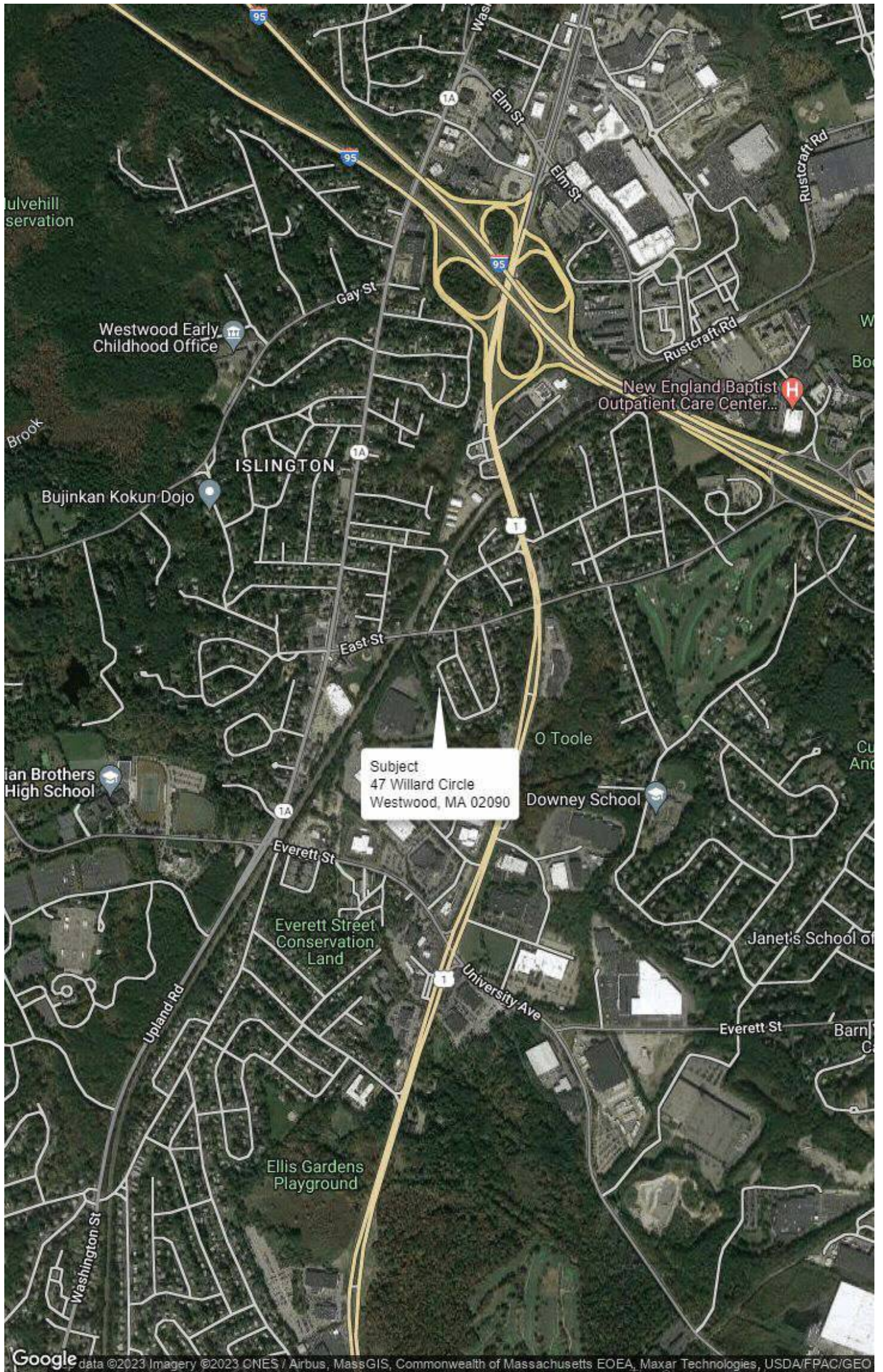
File No.: willard47
Case No.:
State: MA
Zip: 02090



AERIAL MAP

Client: Town of Westwood
Property Address: 47 Willard Circle
City: Westwood

File No.: willard47
Case No.:
State: MA
Zip: 02090



***** INVOICE *****

File Number: willard47

May 22, 2023

Town of Westwood
580 High Street
Westwood, MA 02090

Invoice # : 1027
Order Date : May 1, 2023
Reference/Case # :
PO Number :

47 Willard Circle
Westwood, MA 02090

	\$	300.00
	\$	-----
Invoice Total	\$	300.00
State Sales Tax @	\$	0.00
Deposit	(\$)
Deposit	(\$)
Amount Due	\$	300.00

Terms:

Please Make Check Payable To:

John H. Gottschalk, Jr.
15 Cherrywood Drive
Norwood, MA 02062

Fed. I.D. #: 024-44-1521

Thank You